

**SAVE YOUR MONEY with CITO Nidhi Limited in which you will earn more
Income, Secure Protection and Efficient Cash Flow Management**



Cito nidhi limited

(Quasi-Banking NBFC)

Savings Account Application Form

List of documents (indicative) that can be provided to open Bank Account

Documents can be obtained for Identity Proof

- ☐ Pan Card
- ☐ Adhar Card
- ☐ Passport
- ☐ Voter's identity Card issued by ECI
- ☐ Driving Licence
- ☐ Job card issued by NREGA

Documents can be obtained for Address Proof

- ☐ Adhar Card
- ☐ Passport (with address page)
- ☐ Voter's identity Card issued by ECI
- ☐ Driving Licence
- ☐ Job card issued by NREGA
- ☐ Post office Passbook

For Office Use Only

Membership ID : | | | | | | | | | | | | | | | | | | | | | |

Account No. : | | | | | | | | | | | | | | | | | | | | | |

Branch : | | | | | | | | | | Branch Code : | | | | | Employee Code : | | | | | | | | | | Date : | | | | | | | | | |

I/We hereby apply to open savings account / Daily Deposit Account / Vyapar Nidhi Account with CITO Nidhi Ltd.,

Account Type

☐ Classic

 ☐ Privilege

 ☐ Sr.Citizen

 ☐ Mahila Nidhi

 ☐ Daily Deposit

 ☐ Vyapar Nidhi A/c

 ☐ Salary account

Personal Details of Primary holder

Name: | | | | | | | | | | | | | | | | | | | | | |

Status: ☐ Minor ☐ Sr.Citizen ☐ Other General ☐ Staff, if yes Employee Code | | | | |

Date of Birth: | | | | | | | | | |

Gender: ☐ Male ☐ Female ☐ Third GenderNationality ☐ IndianMarital Status: ☐ Single ☐ Married

Country of Birth : | | | | | | | | | |

Place of Birth : | | | | | | | | | |

Citizenship : | | | | | | | | | |

Residence for Tax purpose : | | | | | | | | | |

US person : ☐ Yes ☐ No Category: ☐ General ☐ OBC ☐ SC/ST ☐ Others | | | | |Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Budhists ☐ Jain Parsi ☐ Others | | | | |

Mother's Full Name: | | | | | | | | | | | | | | | | | | | | | |

Father's / Spouse Full Name: | | | | | | | | | | | | | | | | | | | | | |

*Card: Debit Card Required ☐ Yes ☐ No Rupay Card : ☐ Yes ☐ No Cheque Book: ☐ Yes ☐ No

(Type of card and Cheque book issuance will be based upon the product)

PAN Number: | | | | | | | | | |

☐ Form 60/61

Aadhaar / Other Number: | | | | | | | | | | | | | | | |

Proof of Address: Aadhaar | | | | | | | | | | | | | | | |

☐ Passport

 ☐ Voter Id

 ☐ Driving Licence

 ☐ Others

Communication Address : | | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | |

Landmark : | | | | | | | | | | | | | | | | | | | | | |

City : | | | | | | | | | | State : | | | | | | | | | | Pin Code : | | | | | | | | | |

Mobile No : | | | | | | | | | | | | | | | | | | | | | |

Email ID : | | | | | | | | | | | | | | | | | | | | | |

Permanent Address: | | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | |

Landmark : | | | | | | | | | | | | | | | | | | | | | |

City : | | | | | | | | | | State : | | | | | | | | | | Pin Code : | | | | | | | | | |

Mobile No : | | | | | | | | | | | | | | | | | | | | | |

Email ID : | | | | | | | | | | | | | | | | | | | | | |

Customer Profile:

Occupation: | | | | | | | | | | | | | | | | | | | | | |

Education: ☐ UG ☐ Graduate ☐ PG ☐ Professional ☐ OthersGross Annual Income: ☐ 1 to 3 Lakhs ☐ 3 to 5 Lakhs ☐ 5 to 10 Lakhs ☐ above 10 LakhsExpected Annual Turnover: ☐ <5 Lakhs ☐ 5 to 10 Lakhs ☐ 10 to 25 Lakhs ☐ above 25 lakhsResidence: ☐ Rented ☐ Self Owned ☐ Family Owned ☐ Company Lease

Mode of Operation:

☐ Single ☐ Jointly ☐ E'or'S ☐ F'or'S ☐ Anyone or Survivor ☐ Guardian

Initial Payment Details:

Paid by ☐ Cash or Cheque, Cheque Deposited On

--	--	--	--	--	--	--	--

Cheque No _____ Cheque Date _____ Drawn on Bank _____

Amount (Rupees _____) Debit to CITO Nidhi Account

Services:

SMS Banking & SMS Alert Facility ☐ Yes ☐ No Passbook: ☐ Yes ☐ No

2-Way Sweep-in Account ☐ Yes ☐ No

Please note reverse sweep of 2-Way sweep-in account shall happen only, if the balance in the account exceeds threshold limit and sweep shall happen if the balance in the account goes below the threshold limit. All such deposits will be pre-investment scheme with auto renewal facility. This may differ from product to product and from time to time.

Declaration for minor with guardian account:

I Mr./Mrs.....hereby declare that I am the natural guardian / lawful guardian appointed by the court order dated.....(attach copy) of Master / Miss.....I shall represent the said minor in operating Bank account till he/she attains majority. I agree to indemnify the CITO Nidhi against any claims for any transactions made in the account(s). I shall undertake and confirm that I shall avail services of the Nidhi (wherever applicable). I shall abide by all the terms and conditions governing the various services and shall intimate the CITO Nidhi in writing immediately upon the Minor attaining majority.

Membership Id of Guardian..... Signature of Father/Mother/Guardian.....

Nomination Details (Form DA 1)

I / We nominate the following person to whom in event of my / our / minor's death the amount of the deposit in the account may be returned by CITO Nidhi Limited.

Nominee Name : | | | | | | | | | | | | | | | | | | | | | |

Address :

Relationship with Applicant _____ Age: | | | Years Date of Birth: | | | | | | |

*As the nominee is a minor on this date, I / we appoint (Name & Address) _____

as guardian to receive the amount of the deposit in the account on behalf of the nominee in the event of my / our death during the minority of the nominee.

I / We do hereby declare that what is stated above is true to the best of my / our knowledge and belief

Witness(s):

Signature(s) / Thumb Impression(s) of member(s)

Name : _____

Signature : _____

Address : _____

Place : _____ Date : _____

Name : _____

Signature : _____

Address : _____

Place : _____ Date : _____

Declaration Regarding signing in vernacular language / by illiterate / By visually challenged person

I, Mr/Ms.....(the declarant) have readout and explained the contents of this account opening form of CITO Nidhi Limited to the applicant(s) Mr./Ms.....(the customer) in Telugu/Hindi/Other language and he/she/they have confirmed that having understood the contents and have agreed to abide by all the terms and conditions of the said account opening form. Pursuant to the same the aforesaid applicant(s) is /or affixing his/her/their thumb impression(s) as given herein below.

Name and signature of Declarant

Date;..... Place.....

Name and signature of Applicant

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KYC Verification carried out by

Employee Name & Code :

Date: Branch:

Name & Signature of the Officer
along with HRMS Number**Signatures and Photographs**

Please affix
a recent
photograph

sign across the photo

Please affix
a recent
photograph

sign across the photo

Please affix
a recent
photograph

sign across the photo

Approved by BH/BOM (Name, Signature with Employee Code) with seal.
Incase of Thumb Impression, "Sign in BH/BOM presence"

I hereby abide by all the rules and regulations pertains to CITO Nidhi Limited from time to time. I hereby agree and accept the rules and regulations in allotment of CITO Nidhi company Shares and I am aware of that I'm being allotted minimum 10 shares with face value of Rs.10/- per Share with total value of Rs.100/-. I hereby confirm that all the particulars relating to my name, address and other information provided on this membership form are true and the submitted proofs (KYC documents) are genuine and photo copies taken from genuine documents of original id & address proof documents. I read, understood the nomination rules of CITO Nidhi Company and hereby agree and accept the same. I hereby declare that the particulars given above are true to the best of my knowledge and belief. I will be held liable for misrepresentation of the information provided on this form and will bear all damages caused to CITO Nidhi Limited due to misrepresentation of the facts.

I confirm having met Mr./Mrs..... in person at
Branch, ☐ Current Residential Address, ☐ Permanent Address, ☐ Office Address, (anyone address as mentioned in the application form) and hereby confirm the identity and address as provided in this account opening form and also confirm having verified the copy of the documents (as applicable) against originals as produced by the applicant/s.

I also confirm that the form has been signed by the applicant is in my presence. I have also verified the contact No.....by calling the number mentioned in this account opening form.

Name of Official: Employee No: Date: Signature of Official

“FORM NO. 60/61 [See second proviso to rule 114B, Sub-Rule (1) of rule 114D]

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B & 114D

1	First Name																	2	Date of Birth/ Incorporation of declarant												
	Middle Name																		D	D	M	M	Y	Y	Y	Y					
	Surname																														
3	Father's Name (in case of individual)															First Name															
	Middle Name																														
	Surname																														
4	Flat/ Room No.										5	Floor No.																			
6	Name of premises										7	Block Name/No.																			
8	Road/ Street/ Lane										9	Area/ Locality																			
10	Town/ City										11	District					12	State													
13	Pin code					14	Telephone Number (with STD code)										15	Mobile Number													
16	Amount of transaction (Rs.)															18	In case of transaction in joint names, number of persons involved in the transaction														
17	Date of transaction	D	D	M	M	Y	Y	Y	Y																						
19	Mode of transaction: <input type="checkbox"/> Cash, <input type="checkbox"/> Cheque, <input type="checkbox"/> Card, <input type="checkbox"/> Draft/Banker's Cheque, <input type="checkbox"/> Online transfer, <input type="checkbox"/> Other																														
20	Aadhaar Number issued by UIDAI (if available)																														
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number										D	D	M	M	Y	Y	Y	Y													
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held																														
	a	Agricultural income (Rs.)																													
	b	Other than agricultural income (Rs.)																													
23	Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)										Docu nt code	Document identification number					Name and address of the authority issuing the document														
24	Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)										Docu nt code	Document identification number					Name and address of the authority issuing the document														

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the _____ day of _____ 20 _____

Place: _____

(Signature of declarant)

Note:

- Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,-
 - in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
 - in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.